

JS 44 (Rev. 12/07)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS Internet Pipeline, Inc.	DEFENDANTS Blue Frog Solutions, Inc.
(b) County of Residence of First Listed Plaintiff <u>Chester County</u> (EXCEPT IN U.S. PLAINTIFF CASES)	County of Residence of First Listed Defendant _____ (IN U.S. PLAINTIFF CASES ONLY)
(c) Attorney's (Firm Name, Address, and Telephone Number)	NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED. Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)	III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)																		
<input type="checkbox"/> 1 U.S. Government Plaintiff <input type="checkbox"/> 2 U.S. Government Defendant <input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party) <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Citizen of This State</th> <th style="text-align: center;">PTF <input type="checkbox"/> 1</th> <th style="text-align: center;">DEF <input type="checkbox"/> 1</th> <th style="text-align: left;">Incorporated or Principal Place of Business In This State</th> <th style="text-align: center;">PTF <input type="checkbox"/> 4</th> <th style="text-align: center;">DEF <input type="checkbox"/> 4</th> </tr> <tr> <th style="text-align: left;">Citizen of Another State</th> <th style="text-align: center;"><input type="checkbox"/> 2</th> <th style="text-align: center;"><input type="checkbox"/> 2</th> <th style="text-align: left;">Incorporated and Principal Place of Business In Another State</th> <th style="text-align: center;"><input type="checkbox"/> 5</th> <th style="text-align: center;"><input type="checkbox"/> 5</th> </tr> <tr> <th style="text-align: left;">Citizen or Subject of a Foreign Country</th> <th style="text-align: center;"><input type="checkbox"/> 3</th> <th style="text-align: center;"><input type="checkbox"/> 3</th> <th style="text-align: left;">Foreign Nation</th> <th style="text-align: center;"><input type="checkbox"/> 6</th> <th style="text-align: center;"><input type="checkbox"/> 6</th> </tr> </table>	Citizen of This State	PTF <input type="checkbox"/> 1	DEF <input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	PTF <input type="checkbox"/> 4	DEF <input type="checkbox"/> 4	Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5	Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Citizen of This State	PTF <input type="checkbox"/> 1	DEF <input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	PTF <input type="checkbox"/> 4	DEF <input type="checkbox"/> 4														
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5														
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6														

IV. NATURE OF SUIT (Place an "X" in One Box Only)					
CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input checked="" type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes

V. ORIGIN (Place an "X" in One Box Only)						
<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from another district (specify)	<input type="checkbox"/> 6 Multidistrict Litigation	<input type="checkbox"/> 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION	Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity): Title 35 U.S. Code Brief description of cause: Infringement of a United States Patent
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VII. REQUESTED IN COMPLAINT:	<input type="checkbox"/> CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23	DEMANDS	CHECK YES only if demanded in complaint: JURY DEMAND: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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VIII. RELATED CASE(S) IF ANY	(See instructions): JUDGE _____ DOCKET NUMBER _____
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DATE 11/08/2010	SIGNATURE OF ATTORNEY OF RECORD 	, David J. Wolfsohn
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FOR OFFICE USE ONLY				
RECEIPT # _____	AMOUNT _____	APPLYING IFP _____	JUDGE _____	MAG. JUDGE _____

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

INTERNET PIPELINE, INC.,

Plaintiff,

vs.

Civil Action No. 10-cv-____ - ____

BLUE FROG SOLUTIONS, INC.,

Defendant.

COMPLAINT

Internet Pipeline, Inc. (“iPipeline”), by and through its undersigned counsel, hereby brings the following complaint against Blue Frog Solutions, Inc. (“Blue Frog”) seeking injunctive relief and damages.

NATURE OF THE ACTION

1. This is an action for patent infringement arising under the patent laws of the United States, Title 35 of the United States Code.

PARTIES

2. Plaintiff, Internet Pipeline, Inc., (“iPipeline”), is a Pennsylvania corporation with its principal place of business at 750 Springdale Drive, Exton, Pennsylvania 19341.

3. Defendant Blue Frog Solutions, Inc. (“Blue Frog”) is a Florida corporation with its principal place of business at 555 S. Andrews Ave., Suite 202, Pompano Beach, Florida 33069.

4. iPipeline is in the business of, among other things, developing and providing sales distribution software to the insurance and financial-services markets.

5. Blue Frog makes, uses, sells, and/or offers for sale in the United States, and/or imports into the United States, software, systems, and other technology that facilitates the fulfillment of insurance applications, including without limitation, its AFFIRM™ for Life order management system.

JURISDICTION AND VENUE

6. This Court has personal jurisdiction over Blue Frog because Blue Frog conducts business in this district and/or because it has committed acts of infringement in this district.

7. This Court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331 and 1338(a).

8. Venue is appropriate in this Court pursuant to 28 U.S.C. § 1391(b)-(c) and 1400(b).

COUNT FOR PATENT INFRINGEMENT

9. On March 30, 2010, U.S. Patent No. 7,689,444 entitled “Electronic Insurance Application Fulfillment System and Method” (the “444 patent”) was duly and legally issued by the United States Patent and Trademark Office in the names of William Atlee and Shawn R. Carey. A copy of the 444 patent is attached as Exhibit 1 to this Complaint.

10. iPipeline is the owner of all right, title, and interest in and to the 444 patent, including the right to assert all causes of action arising under such patent and the right to recover damages for past infringement.

11. The 444 patent is valid and enforceable.

12. Blue Frog is infringing claim 1 of the 444 patent pursuant to 35 U.S.C. §§ 271(a), (b), and/or (c) by making, using, selling, and/or offering for sale in the United States, and/or importing into the United States, software, systems, and other technology that facilitates the

fulfillment of insurance applications, including without limitation, its AFFIRM™ for Life order management system.

13. The infringement of the 444 patent by Blue Frog has been, and continues to be, willful and deliberate.

14. iPipeline has been, and continues to be, damaged by the infringing activities of Blue Frog.

15. Blue Frog will continue its infringing activities unless enjoined by this Court. iPipeline has been, and will continue to be, irreparably harmed unless Blue Frog is enjoined by this Court from the actions complained of herein.

RELIEF

WHEREFORE, Plaintiff iPipeline respectfully demands the following relief:

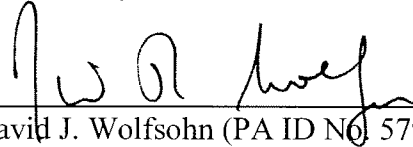
- (a) entry of a final judgment that Defendants have infringed the 444 patent;
- (b) entry of an order permanently enjoining Blue Frog, and its affiliates, and their officers, agents, employees, attorneys, and all other persons in active concert or participation with them, from further infringing the 444 patent during its term;
- (c) an award of damages adequate to compensate iPipeline for the infringement of the 444 patent by Blue Frog, together with prejudgment and post-judgment interest and costs as fixed by the Court as provided by 35 U.S.C. § 284;
- (d) entry of an order finding that the infringement of the 444 patent by Blue Frog has been willful and trebling the damages awarded as provided by 35 U.S.C. § 284.
- (e) a declaration that this is an exception case and an award to iPipeline of its attorneys' fees incurred in prosecuting this action as provided by 35 U.S.C. § 285; and
- (f) such other relief as the Court may deem just and proper.

JURY DEMAND

Pursuant to Fed. R. Civ. P. 38(b), iPipeline hereby demands trial by jury on all issues so triable herein.

Dated: November 8, 2010

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'David J. Wolfsohn', written over a horizontal line.

David J. Wolfsohn (PA ID No. 57974)

John F. Murphy (PA ID No. 206307)

WOODCOCK WASHBURN LLP

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Philadelphia, PA 19104-2891

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Facsimile: (215) 568-3439

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jmurphy@woodcock.com

Attorneys for plaintiff Internet Pipeline, Inc.

Exhibit 1

(12) **United States Patent**
Atlee et al.

(10) **Patent No.:** **US 7,689,444 B2**
(45) **Date of Patent:** **Mar. 30, 2010**

- (54) **ELECTRONIC INSURANCE APPLICATION FULFILLMENT SYSTEM AND METHOD**

- (75) Inventors: **William Atlee**, Exton, PA (US); **Shawn R. Carey**, West Chester, PA (US)

- (73) Assignee: **Internet Pipeline, Inc.**, Exton, PA (US)

- (*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 935 days.

- | | | | | |
|--------------|------|---------|-----------------------|-------|
| 2002/0107707 | A1 * | 8/2002 | Naparstek et al. | 705/3 |
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| 2003/0144887 | A1 * | 7/2003 | Debber | 705/4 |
| 2003/0216946 | A1 * | 11/2003 | Ferraro | 705/4 |

OTHER PUBLICATIONS

- (21) Appl. No.: 10/370,344

- (22) Filed: **Feb. 19, 2003**

- (65) **Prior Publication Data**

US 2004/0172310 A1 Sep. 2, 2004

- (51) **Int. Cl.**
G06O 40/00 (2006.01)

- (52) **U.S. Cl.** 705/4; 705/2; 705/3

- (58) **Field of Classification Search** 705/2-4
See application file for complete search history.

- (56)
- References Cited**

U.S. PATENT DOCUMENTS

- | | | | | |
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"Available for the First Time to Insurance Brokers A Comprehensive Suite of Online Tools." Oct. 1, 2001.*

(Continued)

Primary Examiner—Gerald J. O'Connor

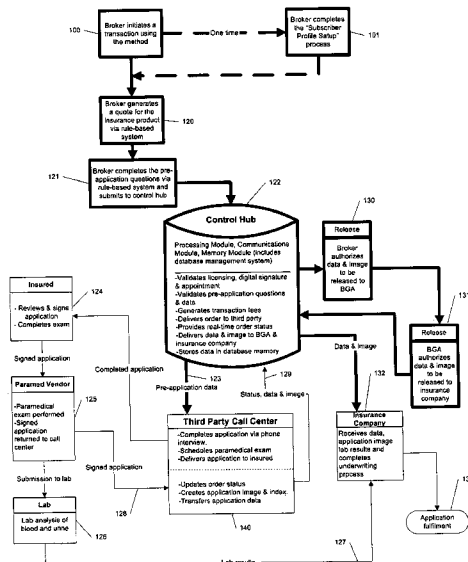
Assistant Examiner—Lena Najarian

(74) *Attorney, Agent, or Firm*—Buchanan Ingersoll & Rooney PC

- (57) **ABSTRACT**

A partially-automated system and method of generating insurance pre-applications that reduces data entry and processing errors. Rules-based software applications are used to generate insurance product options for insurance applicants. The fulfillment of each insurance application is outsourced to a service provider which reduces insurance broker involvement in the application process. A central control hub houses computer hardware and software for storing data and transmitting information between the hub and external workstations to facilitate monitoring and completion of each insurance application and placement of insurance policies. Insurance brokers may be partially or wholly reimbursed for the fee associated with each insurance pre-application.

1 Claim, 25 Drawing Sheets



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OTHER PUBLICATIONS

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Trembly, A. "New System Lets P-C Agents Sell Term Life," May 10, 1999, National Underwriter.*

Gaudynski, A. "SAS Insurance Technology: The Internet Has Never Been Friendlier to the Independent Agent," Aug. 2002, Wisconsin Broker: A Marketing Publication for the Insurance Professional.*

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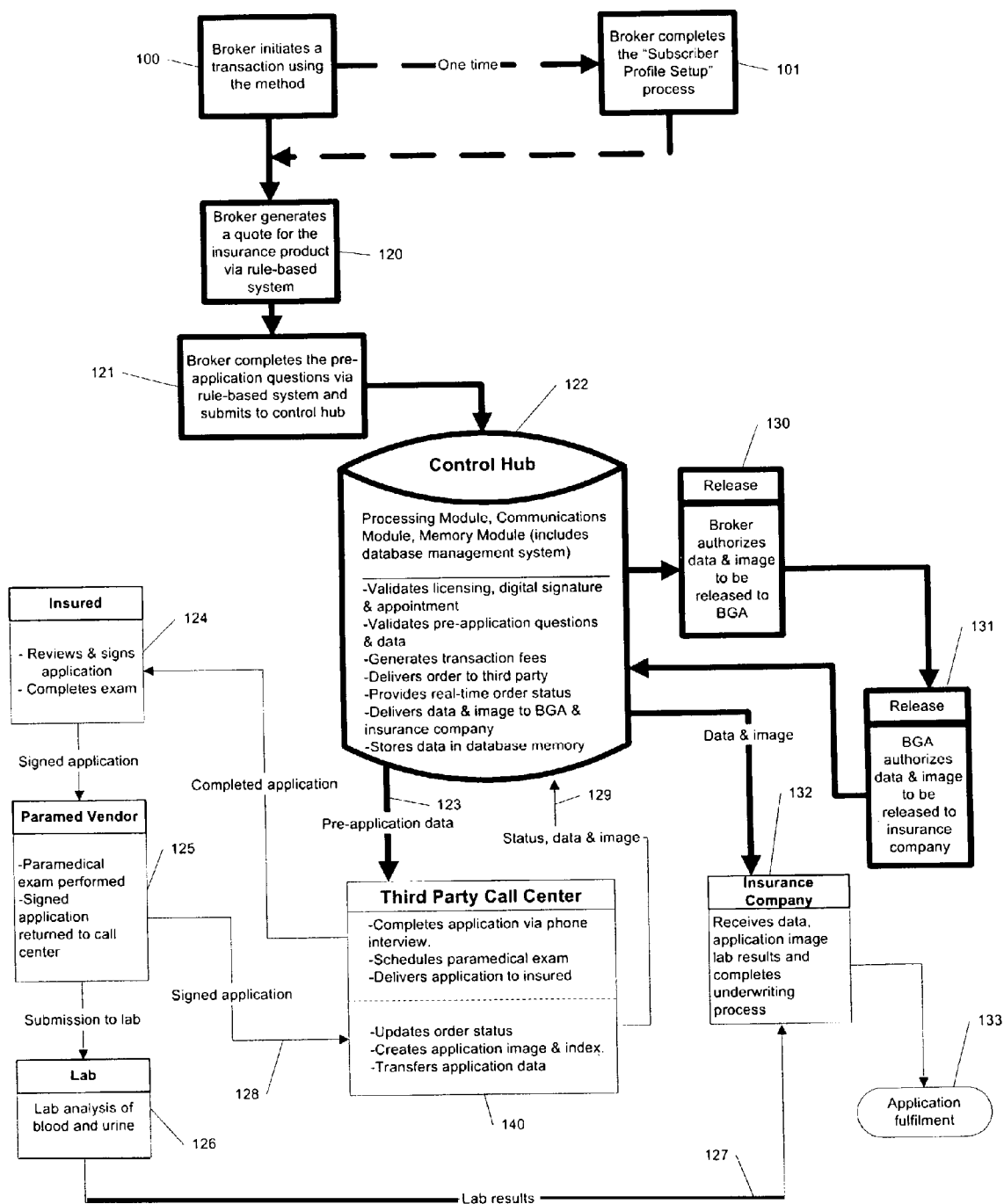


Figure 2

MyAgency.net - Market, sell & process insurance faster - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media Links

Address: https://wizard.myagency.net/system/profile/agencycontactinfo/agencyprofile.asp

MyAgency Home | Control Panel | Logout | My Agency | Contact Us

Agency Information

Contact Information * (Required field)

Agency Name: Smith Agency

First Name: Joe

Middle Initial:

Last Name: Smith

Email: joe@smith.com

Address 1: 123 Main St

Address 2:

City: Philadelphia

State: Pennsylvania

Zip: 12345

Business Phone: 6105947504 ext.

Business Fax: 6105947519

Sex: ☒ Male ☐ Female

Position: Agent

Computer Information

Internet Browser: MS Internet Explorer 6.x

agency information
change password
my general agent
case status setup
signature admin

Start | Inbox - Microsoft O... | MyAgency.net - Ma... | Patent Figures ppt | MyAgency.net - ... | Adobe Acrobat | Internet... | 3:51 PM

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Figure 2a

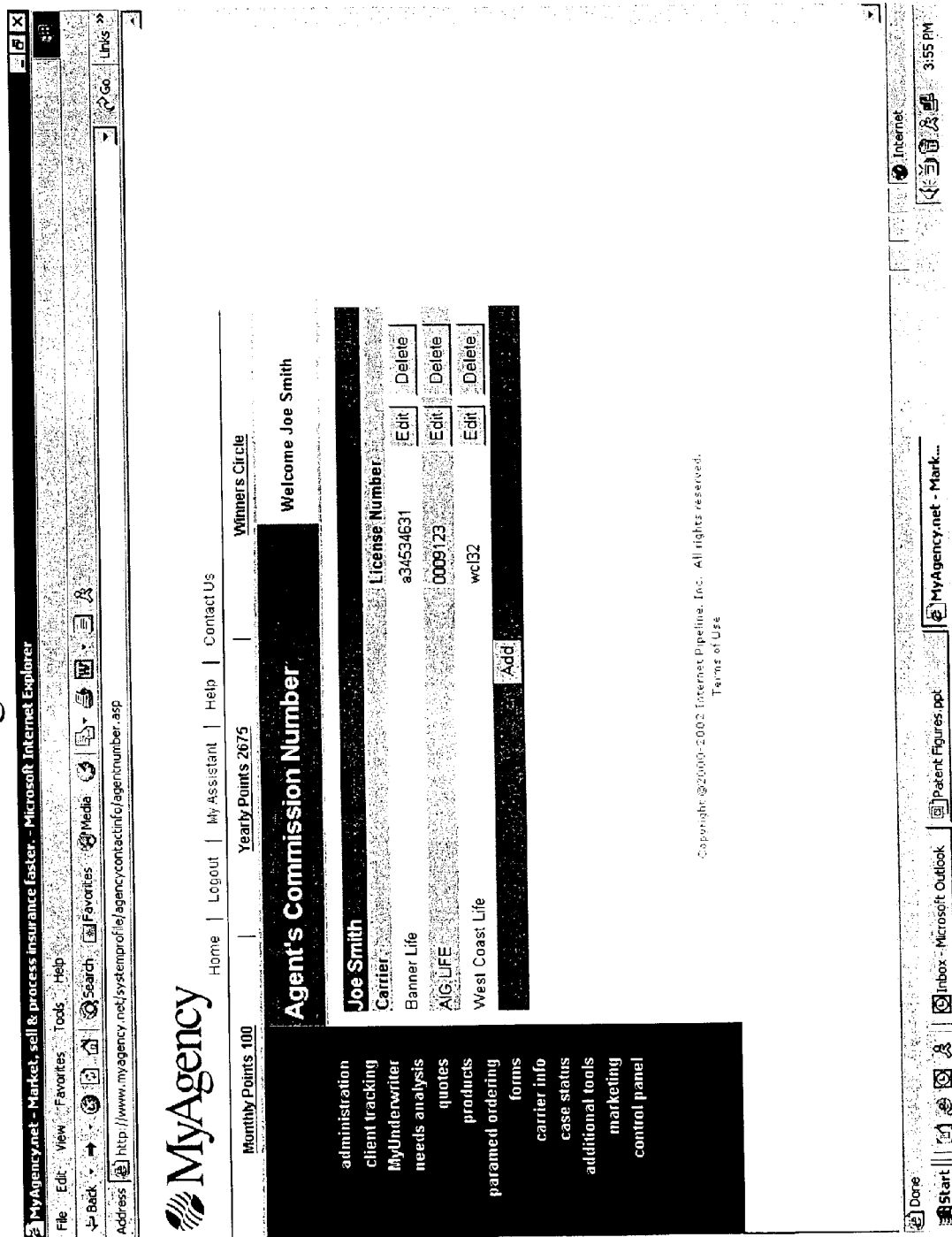
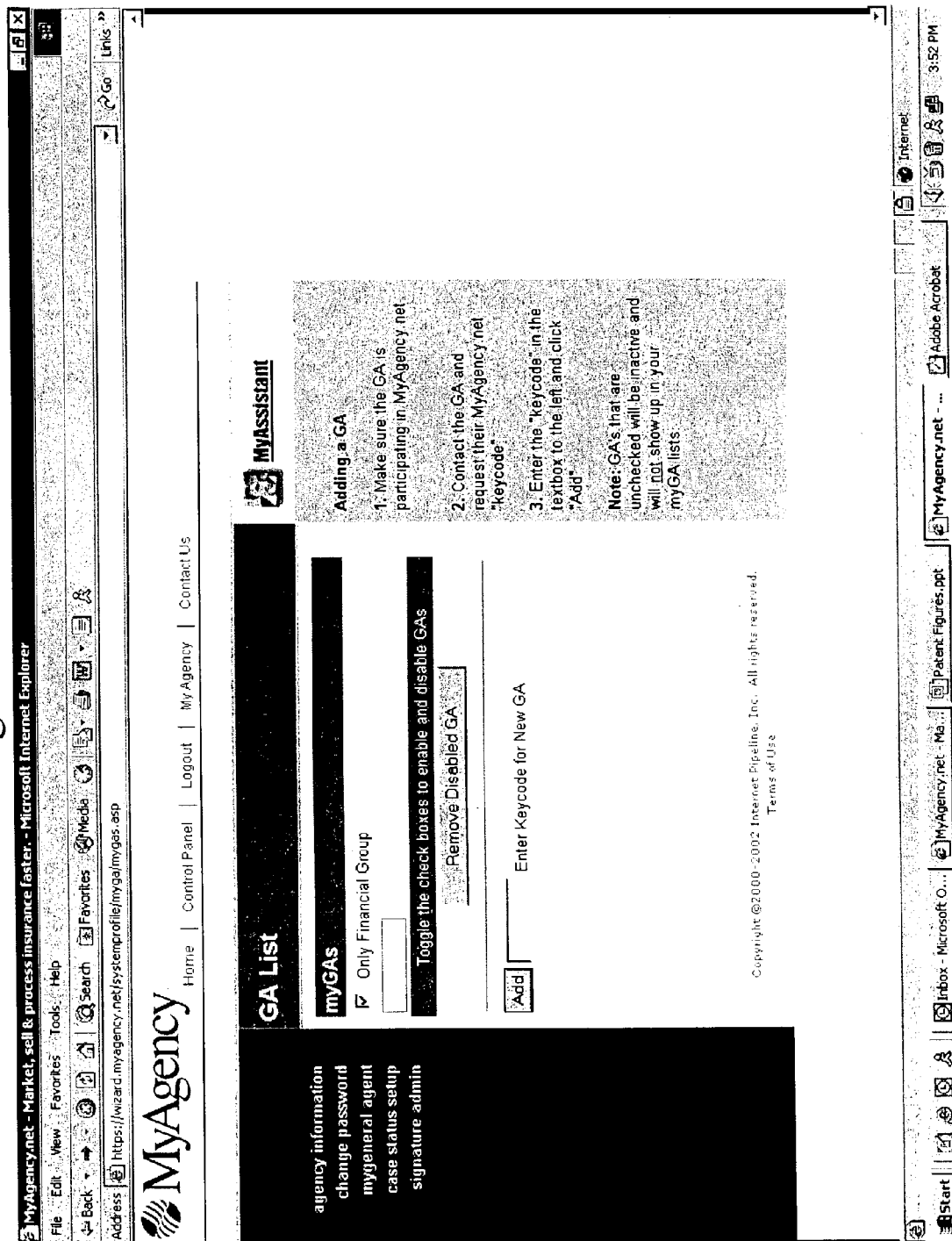


Figure 2b



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Figure 2c

https://wizard.myagency.net/MyAssistant/authorization.pdf - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address https://wizard.myagency.net/MyAssistant/authorization.pdf

Back Forward Stop Reload Home Search Favorites Media

158%

6. Internet Pipeline, Inc. and EMSI reserve the right to terminate or modify this service at any time. applications. At no time are Internet Pipeline, Inc. or EMSI acting in an agent capacity or receiving compensation or commissions for the issuance of an insurance policy.

Please provide the below information in order to complete this Authorization:

Agent's name (print): Joe Smith

Business Address: 123 Main Street

Telephone: 610-455-3421

Agent's State License Number:

By signing below in the box, you authorize us to apply your signature in accordance with this Authorization.

Sign Here →

Please make your signature as big as possible...

Joe Smith

...while staying within the box.

Date Signed: 1/1/2003

4216.100000219 #

Done

Start

Internet

Adobe Acrobat

https://wizar...

3:50 PM

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Figure 3

MyAgency.net - Market, sell & process insurance faster - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media

Address: https://wizard.myagency.net/steps/newwizard.asp?action=open&clientid=1293538&profiled=

MyAgency Home | Control Panel | Logout | My Agency | Contact Us

Step 2: Term Quote MyAssistant

Enter Information for Patricia Sammons

1. Date of Birth: 1 / 27 / 1933

2. Gender: ☐ Male ☒ Female

3. Resident State: North Carolina

4. Death Benefit Amount: determine amount \$ 50,000

5. Term Length: 15 Year Term

6. Select Health Class: determine class All Non-Tobacco Classes

Options:

Copyright © 2000-2002 Internet Pipeline, Inc. All rights reserved.
Terms of Use

Done Start

Inbox - Microsoft Outlook Microsoft PowerPoint - MyAgency.net - Market... MyAgency.net - Mar... 4:45 PM

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Figure 3a

MyAgency

Home | Control Panel | Logout | Revert | My Agency | Contact Us

Print this page | Fax this Page | Email this page

Step 2: Term Quote

Quote Prepared for Patricia Saimmons | North Carolina

All Non-Tobacco Classes | Age 69/70¹ | Benefit Amount \$50,000

Customize Proposal	Insurance Company & Product	Annual Payment	Apply for Policy
15 Year Term			
Click here to compare	First Colony Life Colony 15 (guar 15) Preferred Best No Nicotine	479.00	Apply
Click here to compare	First Colony Life Colony 15 (guar 15) Preferred No Nicotine	579.50	Apply
Click here to compare	West Coast Life Golden Guarantee G15 (guar 15) Super Preferred	628.00	Apply
Click here to compare	West Coast Life Golden Guarantee G15 (guar 15) Preferred Nontobacco	739.50	Apply
Click here to compare	First Colony Life Colony 15 (guar 15) Select No Nicotine	890.00	Apply

1 Client Information

2 quote & Apply

Done Start | Inbox - Microsoft Outlook | Microsoft PowerPoint - [...] | MyAgency.net - Market... | MyAgency.net - Mar... | 4:47 PM

U.S. Patent

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Figure 4

MyAgency.net - Market, sell & process insurance faster - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media

Address http://wizard.myagency.net/MyAssistant/InsuredInfo.asp

MyAssistant

Apply for Coverage

Insured Information Page 1

Instructions to Client

Insured's Name	Company	Product	Benefit	Premium	State
Patricia Sammons	First Colony Life	Colony 15	\$50,000	\$479.00	NC

1. Insured's phone *

Home 213 - 222 - 1234

Business - - -

Cell - - -

Contact Preference

☒ Home ☐ Business ☐ Cell ☐ All

Best Time to Call

☒ Morning ☐ Afternoon ☐ Evening

Call Insured On or After 1/9/2003

2. Insured's Zip Code * 19380 (used for call center to verify time zone)

3. Will insured, end or change existing insurance * ☐ Yes ☒ No

4. Beneficiary Name(s)

First	Last	Percent

Done Start

Inbox - Microsoft Outlook Microsoft PowerPoint MyAgency.net - Market... MyAgency.net - Mar...

Internet 4:50 PM

1 Client Information

2 Quote & Apply

U.S. Patent

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Figure 5

MyAgency.net - Market, sell & process insurance faster. - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media

Address http://wizard.myagency.net/MyAssistant/replacement.asp

MyAgency

Home Control Panel Logout Renew My Agency Contact Us

Apply for Coverage

Replacement for First Colony Life

Insured's Name	Company	Product	Benefit	Premium	State
Patricia Sammons	First Colony Life	Colony 15	\$50,000	\$479.00	NC

1. Name of Existing Insurance Company Prudential Insurance Company
2. Contract or ID Number for Existing Insurance Company Policy Number 1234567
3. Generic Name of Policy Term Life

Next

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Terms of Use

Done Start

Inbox - Microsoft Outlook Microsoft PowerPoint MyAgency.net - Marke... MyAgency.net - Mar...

Internet 4:52 PM

U.S. Patent

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Figure 6

MyAgency.net - Market, sell & process insurance faster - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media

Address http://wizard.myagency.net/MyAssistant/agentreport.asp?pgnr=3

MyAgency

Home | Control Panel | Logout | My Agency | Contact Us

MyAssistant

Apply for Coverage

Agent Report for First Colony Life Page 3

Insured's Name	Company	Product	Benefit	Premium	State
Patricia Sammons	First Colony Life	Colony 15	\$50,000	\$479.00	NC

- General Agent's Name *
- Agent(s) to Receive Commission Commission Split * %
- Special instructions to insurance company (Example: Back date to save age, requesting a particular health class)
- Special instructions to Paramed Examiner (Example: Client afraid of needles, Schedule exam in evening, Call client at home)

1 Client Information

2 Quote & Apply

Start | Sent Items - Microsoft Ou... | MyAgency.net - Mark... | Microsoft PowerPoint - [P...]

6:28 PM

U.S. Patent

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Figure 7

MyAgency.net - Market, sell & process insurance faster. - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media Links

Address http://wizard.myagency.net/MyAssistant/ConfirmOrder.asp?clientid=129353&profileid=181&name=Patricia+Sammons&db=Y

MYASSISTANT

Apply for Coverage

Order Data	
Proposed Insured's Name:	Patricia Sammons
Insurance Company:	First Colony Life Insurance Company
Product Name:	Colony 15
Death Benefit:	\$ 50000
Date of Birth:	1933-01-27
State Application will be signed:	NC
Proposed Insured's Information	
Phone:	Home (910) 592-7758
	Insured will be contacted at Home Best time to call is in the Morning on or after 2002-07-16
Zip Code:	28328
Beneficiary:	1. un known (Unknown) - 100%
Policy Owner:	
Agent Report	
Proposed Insured's Name:	Patricia Sammons
General Agent's Name:	
Agent(s) to receive commission:	1. Gary Lardy (eq205) - 100%
Special Instructions to Insurance Company:	
Special Instructions to Paramed Examiner (Example: Client afraid of needles, Schedule exam in evening. Call client at home)	

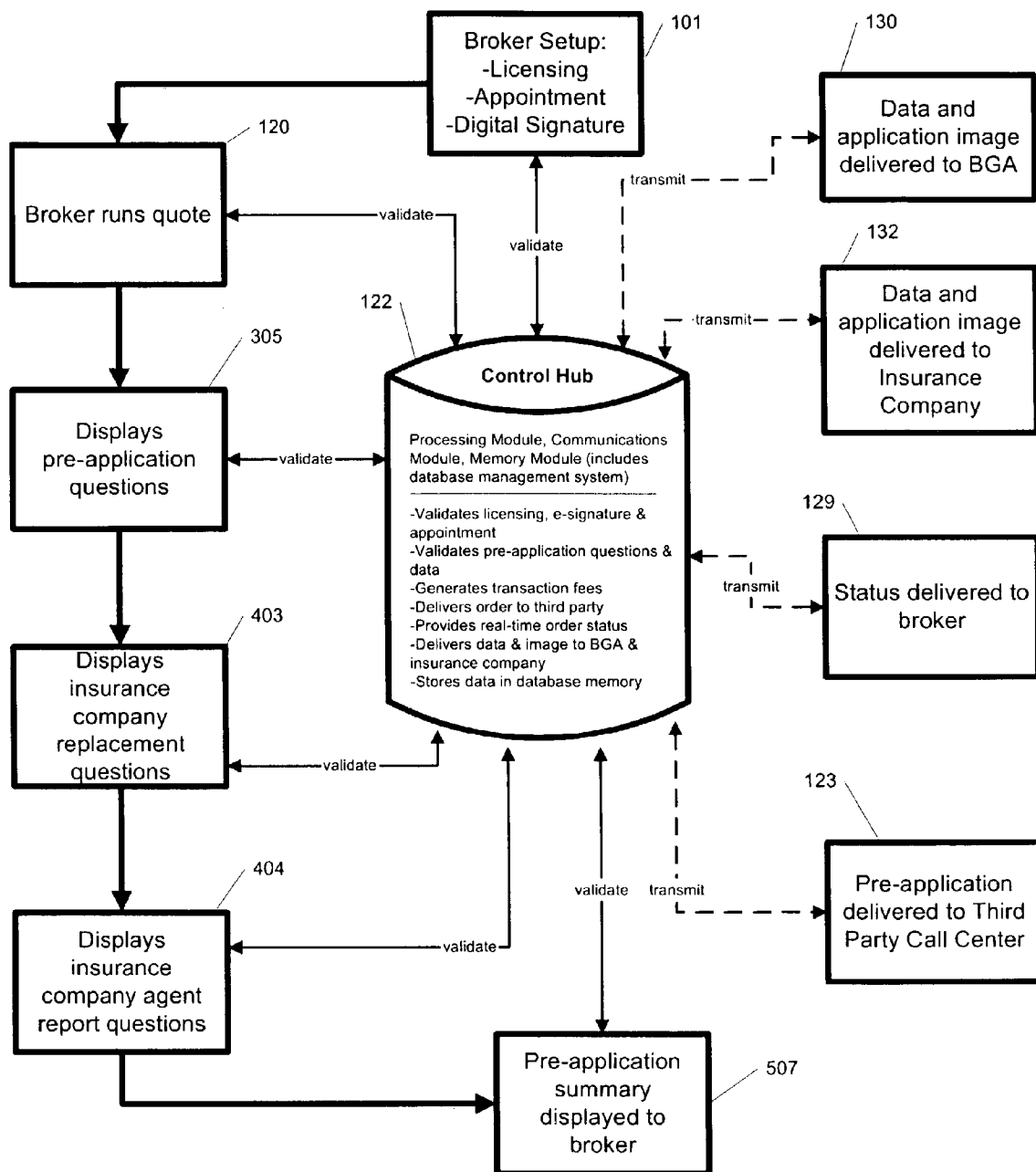
1 Client Information

2 Quote & Apply

Start MyAgency.net - Mark... Inbox - Microsoft Outlook Microsoft PowerPoint - [M...]

Internet 5:27 PM

Figure 8



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Figure 9

MyAgency.net - Market, sell & process insurance faster - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites Media

Address http://wizard.myagency.net/myassistant/status.asp?clientId=129353&profileId=181

MyAssistant

MyAssistant Status

Case Items

Order Data

- Interview Data
- Application Image

Client Application History - PATRICIA SAMMONS

Date	Transaction	Status	Comments
7/16/2002	Order Received	Interview Pending	Transaction 7524613
7/17/2002	Contact Client	Left Message	Left message on home answering machine at home 8:00 am
7/17/2002	Contact Client	Application Interview Complete	Completed telephone interview for First Colony application
7/17/2002	Application	Mailed To Client	3:10 pm Airborne shipping # 765215
7/17/2002	Paramed Order	Order Received	New order received from MyAssistant Paramed scheduled for 7/23/2002
7/18/2002	Application	Signed Application Pending	Confirmed client received application
7/22/2002	Agent Contact	Agent Call Client	Client has questions about beneficiary
7/23/2002	Paramed Complete	Services Complete	Exam completed, application picked up & express mailed to EMSI call center
7/25/2002	Application	Signed Application Received	Verified signatures, application scanned
7/25/2002	Annihilation	Sent To Printer	View Ann. 1 Released Ann

Done Start

MyAgency.net - Mar... Inbox - Microsoft Outlook Microsoft PowerPoint - ...

5:24 PM

1 Client Information

2 quote & Apply

MyAgency.net - Market, sell & process insurance faster. - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Media Print Favorites Home

Address: https://wizard.myagency.net/myassistant/imageData.asp?diid=129353&profile=1&1Name=Patricia+Sammons&d=7859877

Home | Control Panel | Logout | Revert | My Agency | Contact Us

1 Client Information

2 Quote & Apply

MyAssistant Status

Image(s) - Patricia Sammons

[Back to Client Application History]

image 1 of 1 next

MyAssistant

Application for Life Insurance - Part I

Applicant (Life Insurance Beneficiary of US Marine's Annuity of First Century Life Insurance Company (FIC) - General Electric Capital Assurance Company (GEC) - GE Life and Annuity Assurance Company (GE Life & Annuity) 700 Main Street • Portland, ME 04104

1. Proposed Insured

a. Full Name (First, Middle, Last include maiden name in parentheses)	b. Sex <input checked="" type="radio"/> M <input type="radio"/> F	c. Date of Birth (MM/DD/YYYY)	d. State of Birth	e. Social Security Number
Patricia Lynn Sammons (FYNES)	<input checked="" type="radio"/> M <input type="radio"/> F	01/27/1953	ME	977-44-5398
f. Home Address (Number, Street, City, State and Zip Code) (e-mail: WBSB)	How Long At Address? <input checked="" type="radio"/> U.S. <input type="radio"/> Other (Specify):			
150 Jamaica Court, Ellington, ME 04328	13. Years			
g. Driver's License Number/State	h. Marital Status <input type="radio"/> M <input type="radio"/> S <input type="radio"/> W <input type="radio"/> D <input type="radio"/> O			
021649134 / ME	i. Home Phone Number			
j. Declaration (Include dates)	m. Employer Name and Address			
	How Long w/ Employer?			
	13. Years			
a. Owner (Full Name and Address) (e-mail: WBSB)	b. Rel. to Prop. Ins.	c. SSN or TIN	d. Date of Birth/Trust (MM/DD/YYYY)	
Patricia Lynn Sammons (FYNES)				
e. Owner is <input type="radio"/> Individual <input type="radio"/> Partnership <input type="radio"/> Corporation <input type="radio"/> Trust <input type="radio"/> Other (Specify):	f. Rel. to Prop. Ins.	g. SSN or TIN	h. Date of Birth/Trust (MM/DD/YYYY)	
i. Contingent Owner (Full Name and Address) (e-mail: WBSB)				

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Figure 9b

MyAgency.net - Market, sell & process insurance faster. - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: http://wizard.myagency.net/myassistant/ClientData.asp?clientId=1293539&profileid=181&name=Patricia+Sammons&db=Y

MyAssistant

MyAssistant Status

Information Source	
SourceInfoName	EMSI
Policy Details	
CarrierCode	PLFC
PaymentMode	Annual
FaceAmt	50,000
PlanName	Colony 15
Coverage Option	PlanName:
Coverage Option	PlanName:
ApplicationJurisdiction	NC
Insured	
GovID	577-46-5938
FirstName	Patricia
MiddleName	Fryar
LastName	Sammons
Suffix	
Occupation	Substitute Teacher
Gender	Female
BirthDate	01/27/1933
Age	69
Height	57
Weight	200
DriversLicenseNum	D3684534
DriversLicenseState	NC
BirthJurisdiction	NC
AddressTypeCode	1

1 Client Information

2 Quote & Apply

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Figure 10

MyAgency.net - Market, sell & process insurance faster - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media

Address: https://wizard.myagency.net/myassistant/status.asp?clientid=1293538poffid=131

Application Image

Client Application History - PATRICIA SAMMONS

Date	Transaction	Status	Comments
7/16/2002	Order Received	Interview Pending	Transaction 7524613
7/17/2002	Contact Client	Left Message	Left message on home answering machine at home 8:00 am
7/17/2002	Contact Client	Application Interview Complete	Completed telephone interview for First Colony application
7/17/2002	Application	Mailed To Client	3:10 pm Airborne shipping # 765215
7/17/2002	Paramed Order	Order Received	New order received from MyAssistant. Paramed scheduled for 7/23/2002
7/18/2002	Application	Signed Application Pending	Confirmed client received application
7/22/2002	Agent Contact	Agent Call Client	Client has questions about beneficiary
7/23/2002	Paramed Complete	Services Complete	Exam completed, application picked up & express mailed to EMSI call center
7/25/2002	Application	Signed Application Received	Verified signatures, application scanned
7/25/2002	Application	Sent To Broker	View App Release App
7/25/2002	Data	Sent To Brokers	View Data Release Data

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Terms of Use

Start | MyAgency.net - Mark... | Microsoft PowerPoint | Microsoft Outlook | Internet | 2:32 PM

Figure 11

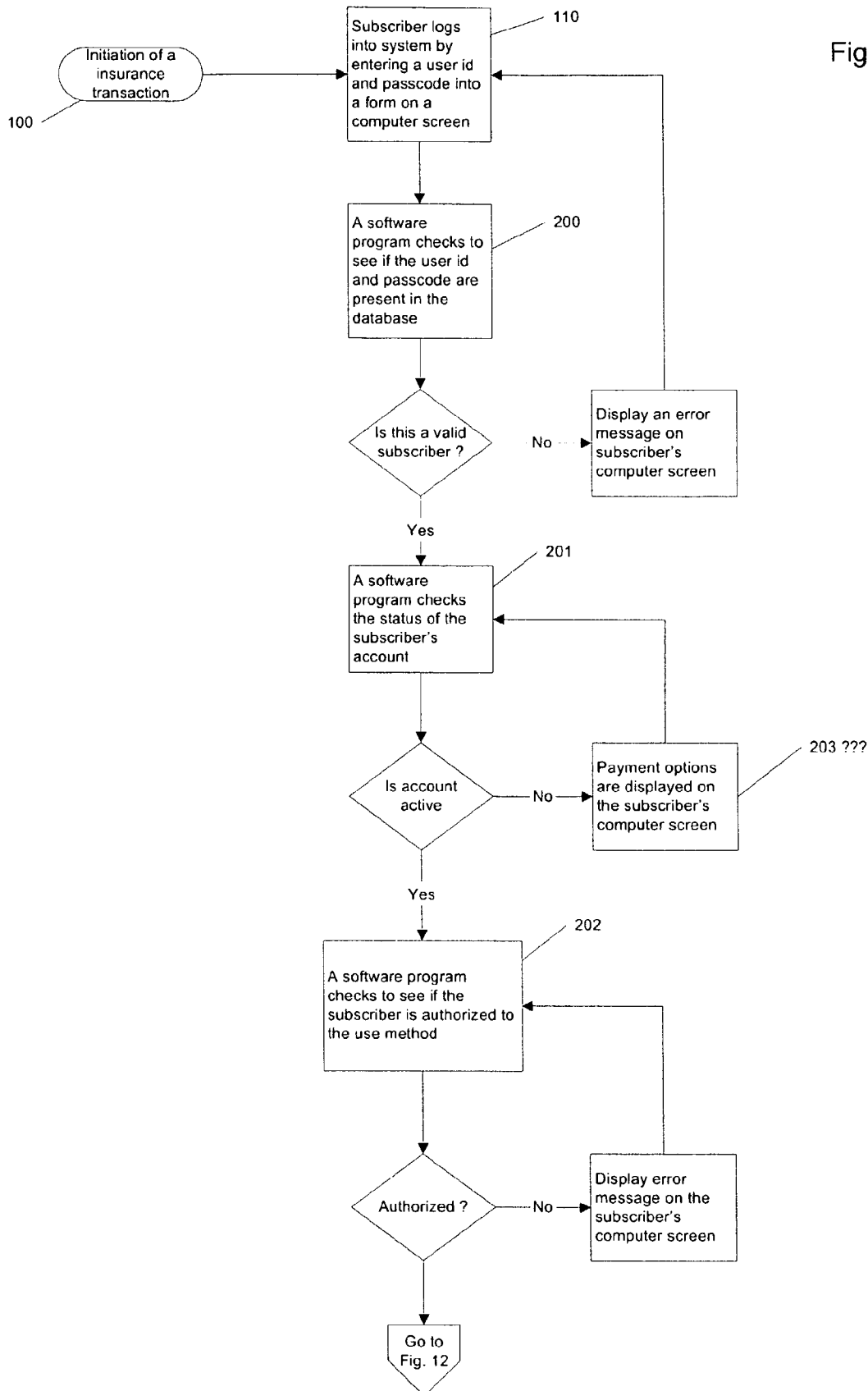


Figure 12

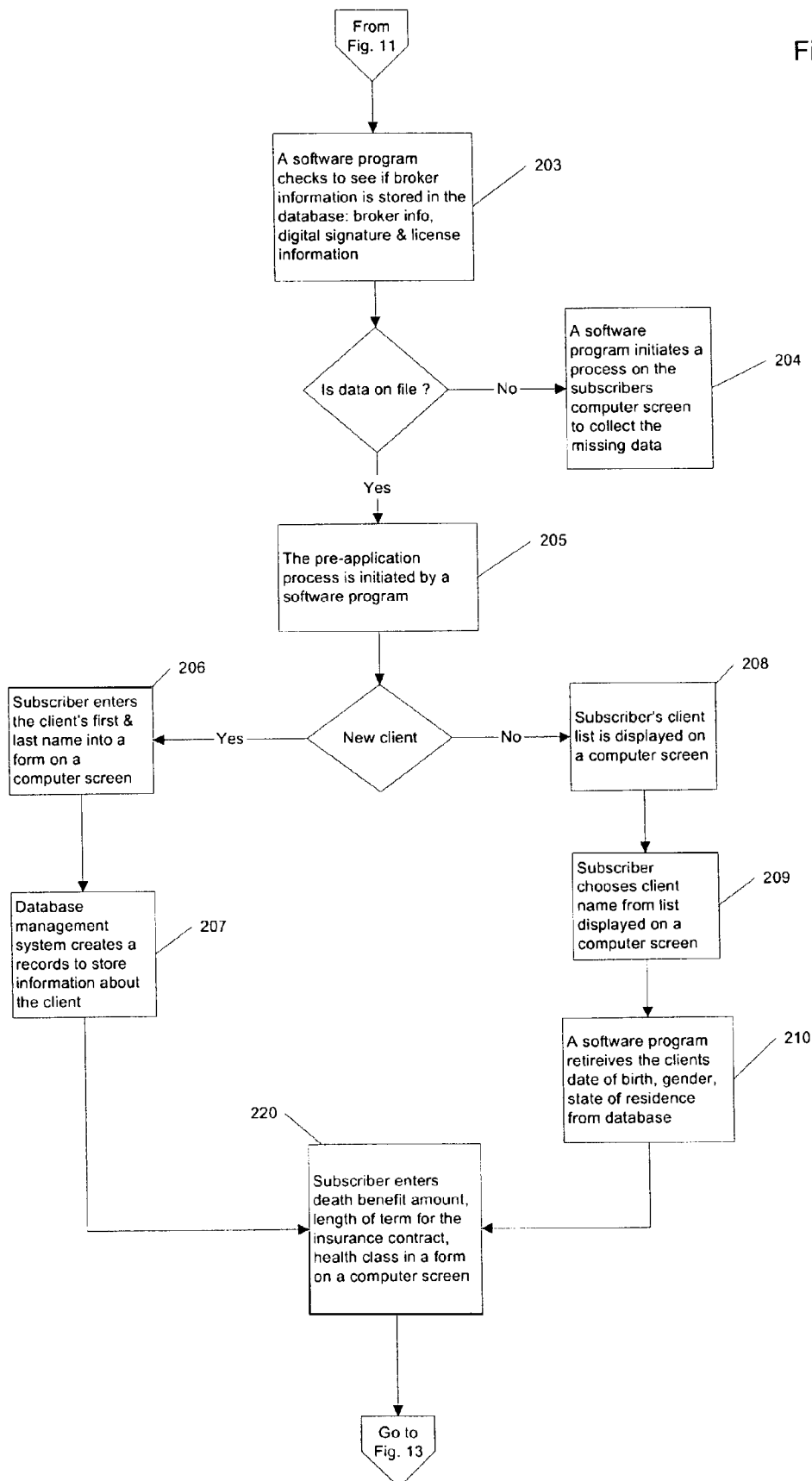


Figure 13

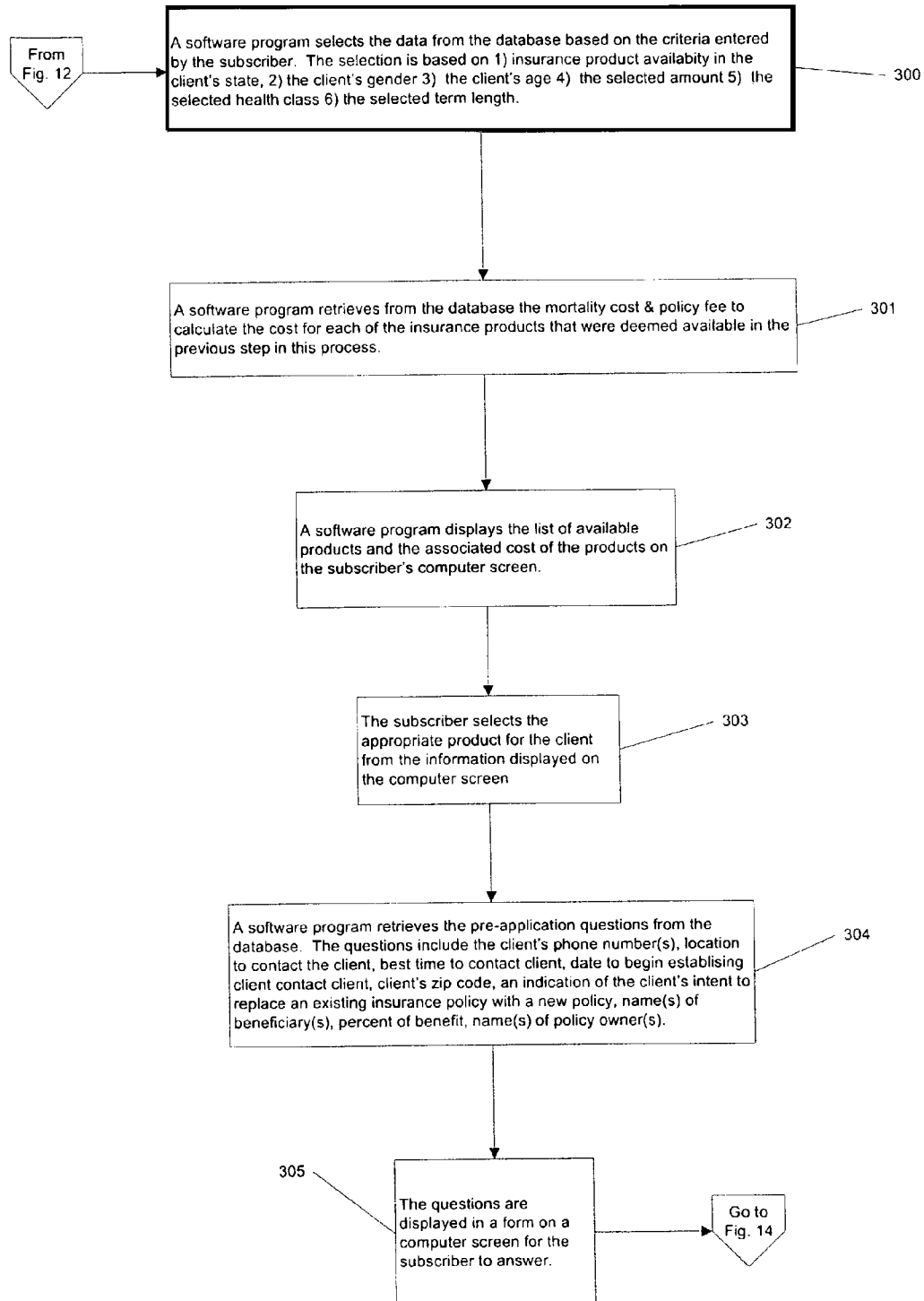
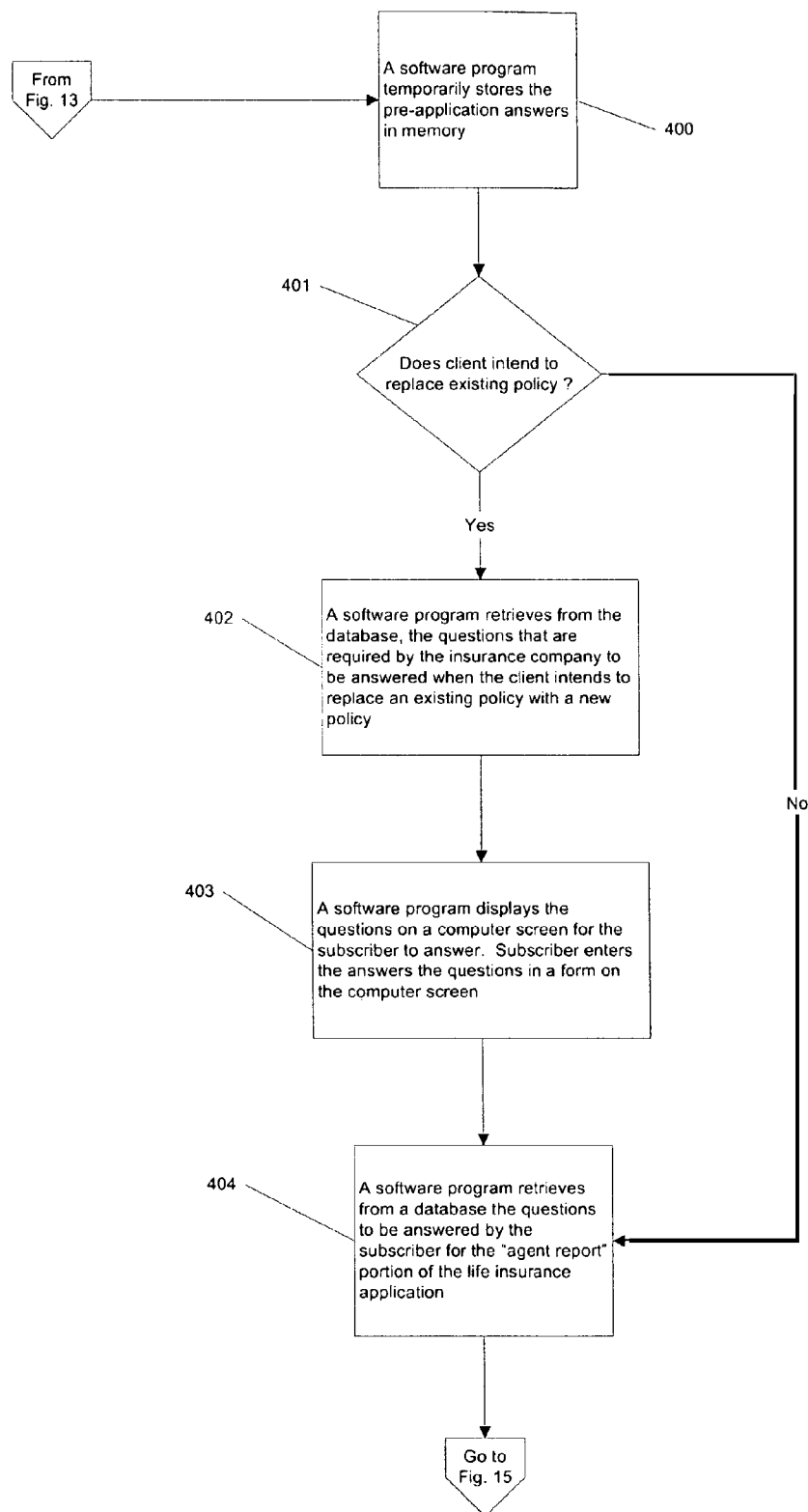


Figure 14



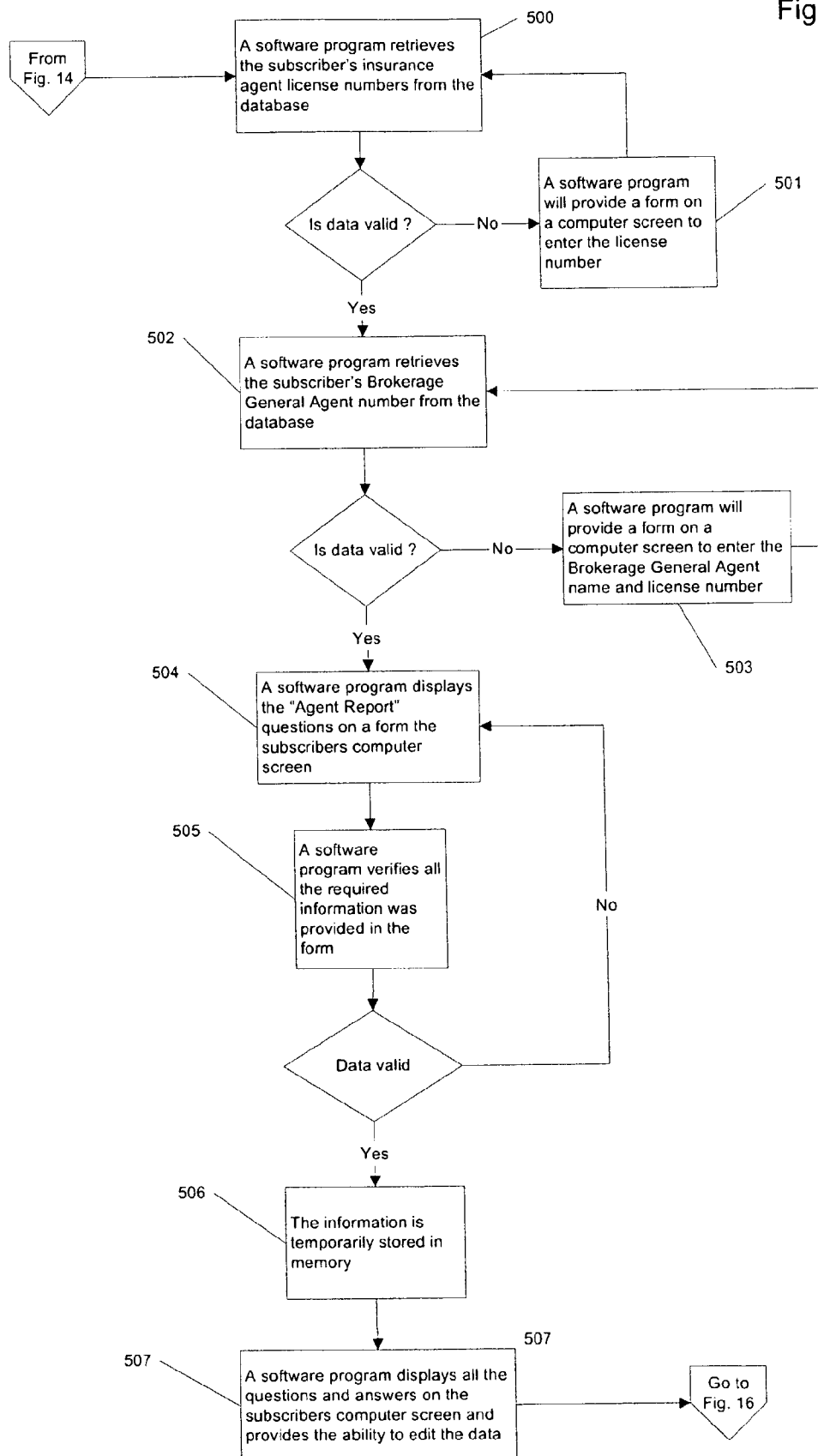
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Figure 15



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Figure 16

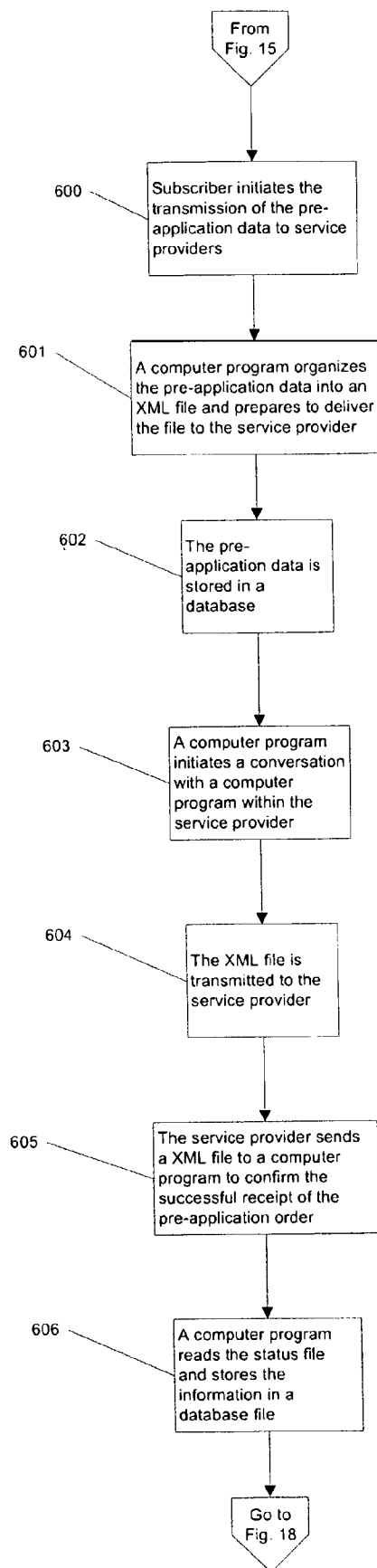


Figure 17

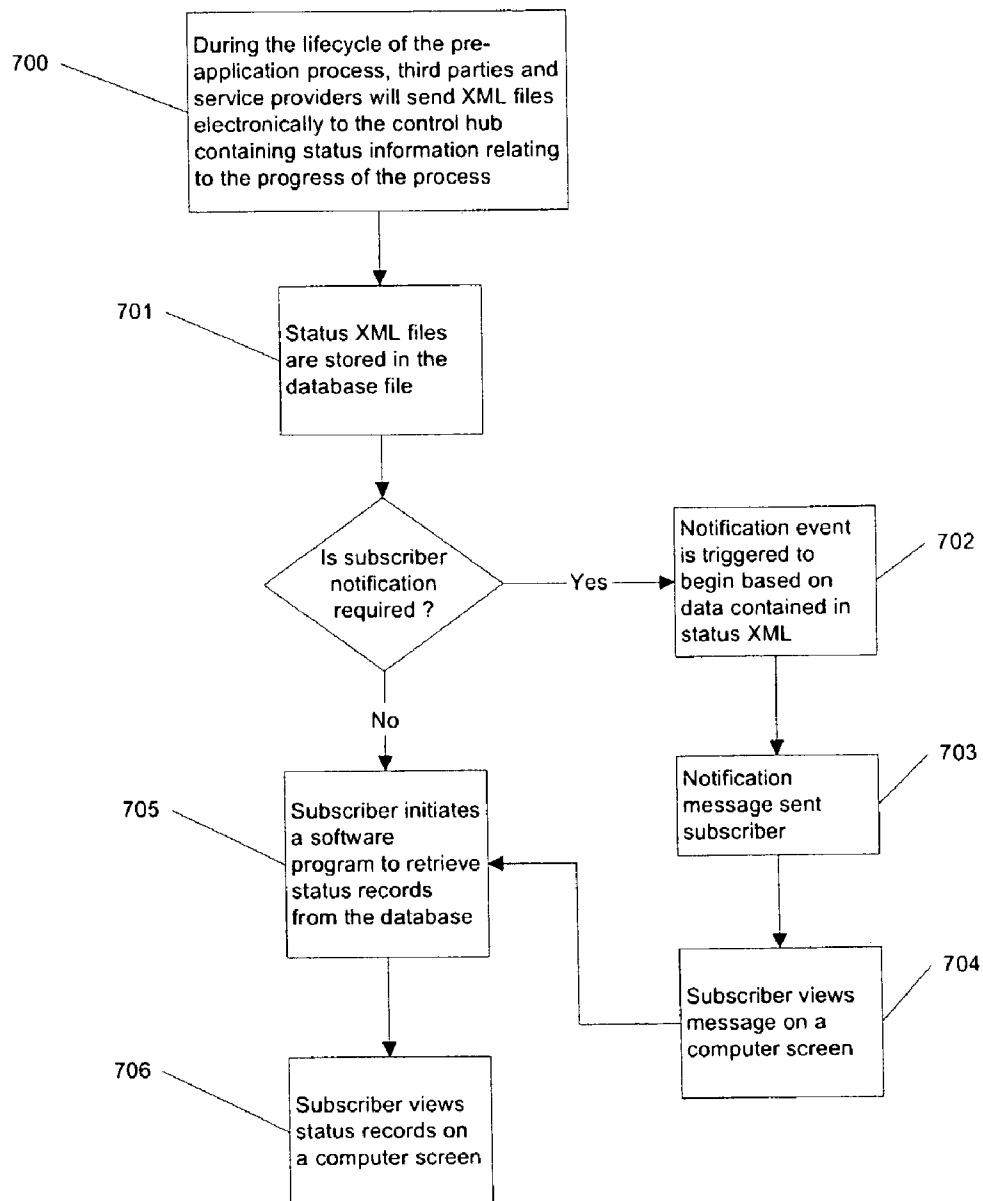
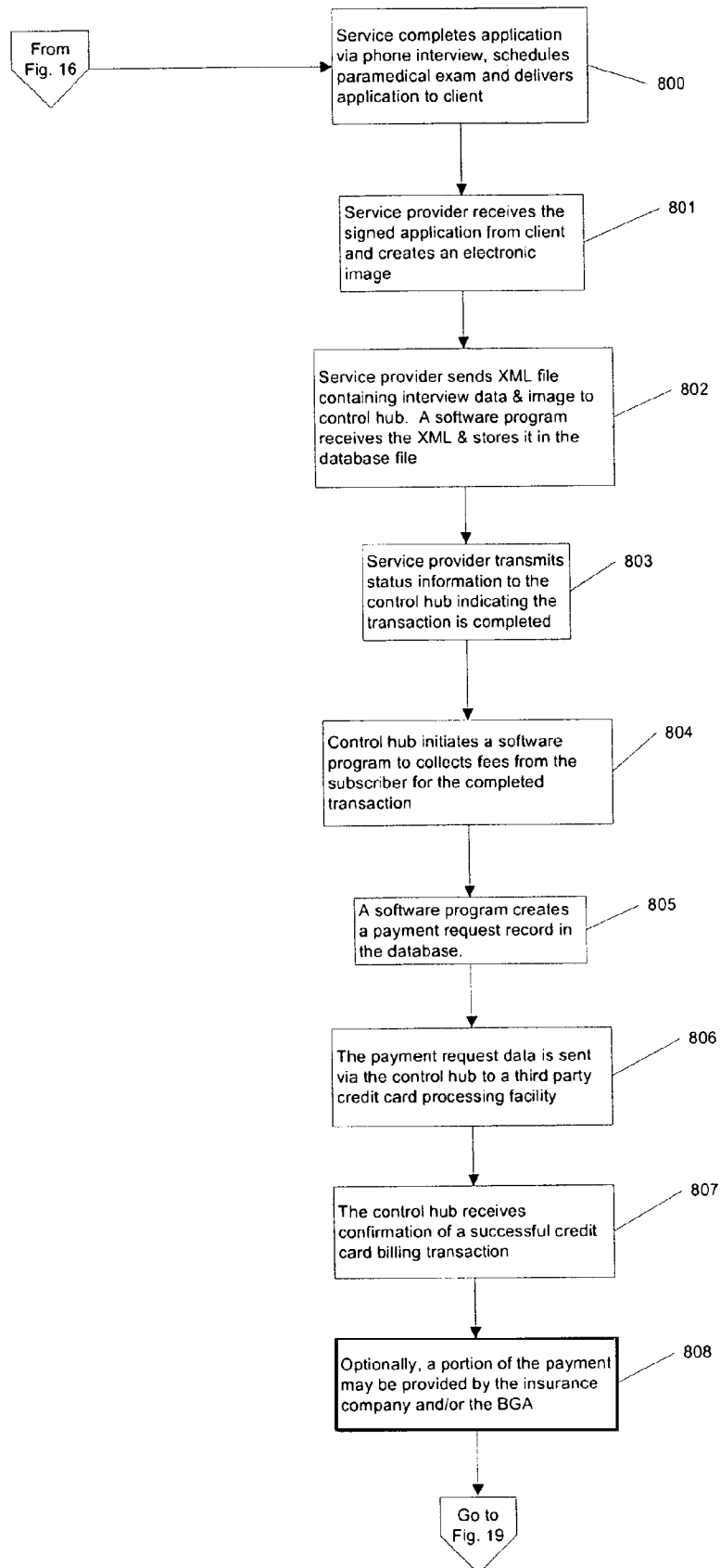


Figure 18



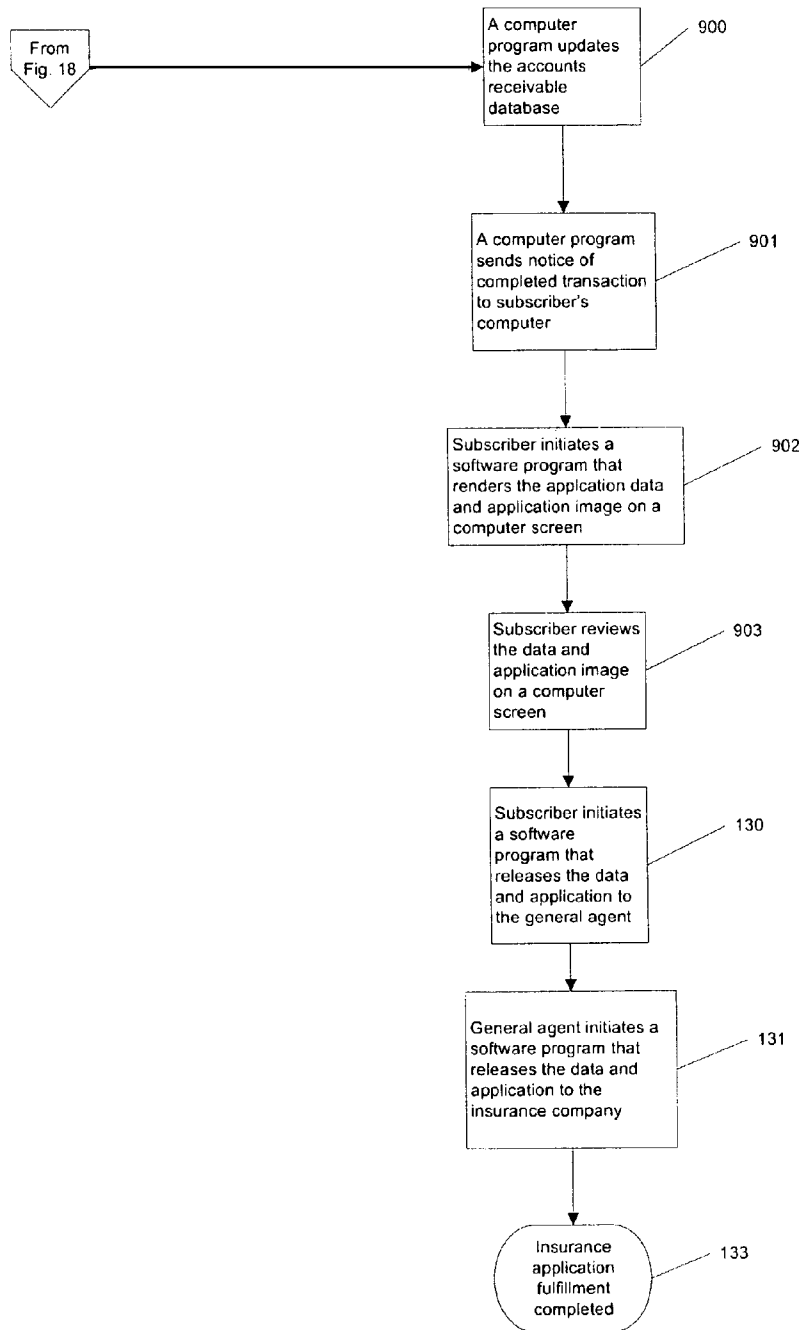


Figure 19

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**ELECTRONIC INSURANCE APPLICATION
FULFILLMENT SYSTEM AND METHOD****FIELD OF THE INVENTION**

The present invention relates to the field of insurance. Specifically, the present invention relates to a system and method of improving the fulfillment of insurance applications to decrease underwriting time. The method utilizes a partially-automated rule-based process to reduce data entry and processing errors.

BACKGROUND

The vast majority of insurance policies, and, in particular, life insurance policies, are obtained through an insurance agent or broker who often represents multiple insurance companies. These brokers must track an array of products and underwriting requirements related to each individual insurance company. To complicate matters, the application forms that must be completed to apply for a policy vary by insurance company, state, and product. Because most brokers may only sell a few policies each year with any one insurance company, they lack the repetition and familiarity necessary to fully understand how to properly complete each insurance company's forms. This confusion may lead to data entry and processing errors, which result in costly underwriting delays and lost sales opportunities. Because the life insurance application is the trigger mechanism that initiates underwriting processes, such as paramedical exams, motor vehicle reports and physician statements, it is critical that the application be completed correctly.

Numerous solutions have been developed to address one or more aspects of the fulfillment of life insurance applications. U.S. Published Patent Application No. 2001/0049611 to Peach claims a fully automated system for storing insurance forms and permitting consumers to directly complete electronic insurance application forms. Unfortunately, consumers know less than brokers about completing life insurance applications. Systems that rely on consumers to properly complete insurance company's forms have simply generated more mistakes and underwriting delays than previously.

U.S. Published Patent Application No. 2002/0120474 to Hele et al. claims a system for electronically obtaining an insurance application that can be completed without any broker interaction. Again, this system relies on a consumer fulfillment model, which continues to produce data entry errors and incomplete forms. Other automated systems for inputting data into an insurance application do exist in the industry. For example, U.S. Pat. No. 4,831,526 to Fuchs et al. provides a system and method of inputting client information into a database and provides contract printing capabilities. However, this method, specified for the property and casualty industry, does not reduce the data entry and processing errors made by brokers and therefore does not decrease the cost of issuing a life insurance policy.

Therefore, it would be desirable to provide a system and method which is able to reduce the errors made by brokers in the processing of insurance applications and further which alleviates the need for each broker to be familiar with the state and product specific forms for each insurance underwriter.

SUMMARY

The present invention provides a partially automated insurance application fulfillment system and method. The system and method provides a single, insurance company indepen-

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dent "pre-application" process and facilitates the outsourcing of the application to a service provider for the completion of the insurance application. The invention also provides for the monitoring of each application being processed through an automated control hub.

In one embodiment of the invention, personal information about an insurance applicant is gathered by a broker in a pre-application, and a rules-based application provides one or more insurance options, based on the processing of the information. Importantly, the rules-based application confirms broker licensing and commission information prior to providing any available insurance products. The broker is then able to select the applicant's chosen option, and a pre-application is created and forwarded to a control hub. The pre-application is outsourced to a service provider for the completion of the appropriate forms based on the particular insurance company chosen, the specific insurance product being purchased and the state of residence of the insured. A control hub is provided and may be utilized as a monitoring facility to allow the broker, the service provider, the insurance general agent and the insurance company to track the progress of the application process.

The present invention specifies a system and method for the insurance application process which meets the goals of reducing broker data processing errors and alleviating the need for insurance brokers to be familiar with a large number of varying insurance forms.

BRIEF DESCRIPTION OF DRAWINGS

FIG. 1 illustrates a flow diagram of the entire standard process of the present invention.

FIG. 2 illustrates the broker profile set-up process.

FIG. 2a illustrates the broker license and commission set-up screen.

FIG. 2b illustrates the insurance General agent set-up process.

FIG. 2c illustrates the digital signature set-up process.

FIG. 3 illustrates a client profile quote engine input screen.

FIG. 3a illustrates an example quote output screen.

FIG. 4 illustrates a pre-application screen.

FIG. 5 illustrates a replacement questions screen.

FIG. 6 illustrates an agent report screen.

FIG. 7 illustrates an order review screen.

FIG. 8 provides a diagram of the control hub.

FIG. 9 illustrates a status screen.

FIG. 9a illustrates an application image screen.

FIG. 9b illustrates data collection during a tele-interview.

FIG. 10 illustrates a pre-application release screen.

FIGS. 11-16, 18-19 provide a running flow diagram of one embodiment of the system and method.

FIG. 17 illustrates information transfer and application status capabilities according to one embodiment of the system and method.

**DETAILED DESCRIPTION OF THE PRESENT
INVENTION**

The system and method of the present invention provide a partially automated, broker-initiated, insurance company-independent method of completing insurance applications using rules-based applications and other supporting computer software and hardware. The method is initiated through the completion of an insurance pre-application form and the monitoring of the insurance application fulfillment process.

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Pre-Application Process

FIG. 1 illustrates one embodiment of the method in broad, exemplary terms. The broker must first be registered with and a subscriber to the system and method. If the broker tries to initiate a transaction using the system and method **100**, and has not yet subscribed, the broker will have to complete a Subscriber Profile Setup **101**. The broker is then able to generate insurance quotes for a client **120** and complete an insurance pre-application **121**.

FIG. 2 illustrates registration information collected from the broker at a remote work station. To register, the broker also provides certain licensing and appointment information. Preferably, the broker provides licensing, appointment, commission tracking numbers and selects one or more General Agent(s) (also referred to as Broker General Agent, or "BGA") as illustrated on FIGS. **2a** and **2b**. This broker registration process generates a broker subscriber profile. The broker subscriber profile is stored within a database management system ("DBMS"). The broker may also be required to submit a handwritten signature, as illustrated on FIG. **2c**, to an image collection and processing system for later use as a digital copy of the broker's signature in completing applications. This image of the broker's signature is also stored within the broker's subscriber profile. The image of the broker's signature is electronically inserted, where required, onto the insurance company's application forms. This insertion occurs upon completion of each applicant's application and prior to the submission of the application to the providing insurance company.

Referring to FIG. **11**, once the broker has registered, the broker is able to initiate an insurance transaction **100** by logging on to the system and entering an identification code and pass code **110**. Software of the system of the present invention provides a check on brokers and other parties logging onto the system for valid user ID and pass code **200**, subscriber account status **201**, and authorization to use the method **202**. Continuing onto FIG. **12**, if the system recognizes a valid user ID and pass code, the system also verifies the existence of a broker subscriber profile and digital image of the broker's signature in memory in the database **203**.

Referring to FIG. **12**, if certain of the broker's subscriber profile information and/or signature have not been collected, the system initiates the process to collect that missing information **204**. Otherwise, the broker may now use the system and method to initiate an insurance pre-application **205**.

Brokers are contacted by, or contact applicants (also referred to as "clients") that wish to obtain insurance. The client's personal information is entered into a personal quote profile form using an on-line interface **220**, shown on FIGS. **3** and **12**. The client's personal data may include, but is not limited to: the client's date of birth, benefit amount, tobacco use, health class estimate, the resident state, term length and gender. Different criteria may be used, depending upon the type of insurance desired. The client's health class is preferably classified as preferred plus, preferred, standard, preferred tobacco user, or tobacco user, and/or any other health classification system used by life insurance companies or underwriters. Referring once again to FIG. **12**, if the client is a new client, the broker enters the client's first and last name into the system **206**, and the information is stored in a new record in the system database **207**. If the client is an existing client, the broker pulls the client's information from the system **210** based on the client's name **209** that is on the broker's client list **208**. Alternatively, a subscribing broker may request that a third party, also a subscriber to the present system and method, initiate the method at the pre-application stage **205**. According to this embodiment of the present inven-

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tion, the broker faxes the client's personal information to the third party for entry into the system.

Referring now to FIG. **13**, the client's personal quote profile is fed into a rules-based system, where it is matched against the offerings of a plurality of insurance companies, based on the desired insurance product and the availability of that product from each insurance company in the applicant's state of residence **300**. A software program, as part of the rules-based system, retrieves **301** and displays **302** a list of insurance products that fit the client's profile. The rules-based system relies on a database within the system that houses insurance company profiles and product information using mortality tables, state approvals, policy fees and health class criteria. Upon confirmation, the system displays **302**, as shown in FIG. **3a**, the proper quote (also known as premium amount) based on the client's profile for each insurance company offering the appropriate product. Next to each quote is an "apply button". As shown on FIG. **13**, by selecting an insurance product for the client **303**, the apply button launches the broker into the pre-application process **304** whereby pre-application questions are displayed on the broker's or other subscribing users screen **305**.

The service implemented by the system and method may be offered to brokers on a subscription basis or may be charged for on a per-application basis. FIG. **11** illustrates that for an active broker account, the broker has provided for a method of paying the subscription fee or transaction fee **203**. Referring briefly to FIG. **18**, as will be discussed later in more detail, the method of paying the fee facilitates payment once a payment request **805** is generated by the system. A payment request **805** is not generated until the system receives a status update **803** indicating that a complete insurance application has been signed by the client **801**, an electronic image of the application has been made **801**, and the data and image have been stored in the system database file **802**. Registered brokers are reimbursed all or a portion of each subscription fee or pre-application transaction fee by the insurance company and/or the brokers' General agent(s) involved in the application process **807**. Preferably, brokers are only reimbursed when an insurance policy initiated by the present method is placed in force. According to another embodiment, an insurance company or General agent pays the subscription and/or pre-application transaction fee up front and the broker is not billed.

Shown on FIG. **13**, the method of the present invention provides the broker with a single point of entry **305** for the initiation of the pre-application. FIG. **4** illustrates an example of this single point of entry known as a pre-application screen. Referring again to FIG. **13**, the pre-application screen automatically selects the quote profile results and transfers it onto the pre-application form **304**. The broker then enters their client's contact information into the on-line pre-application form **304**, **305**. Referring to FIG. **14**, the client's information is stored in the system database **400**. This information includes, for example, phone numbers, contact preference, resident time zone, replacement questions, and owner and beneficiary designations. If the applicant has decided to replace an existing policy **401**, software, as part of the underlying system, dynamically retrieves **402** and displays **403** the insurance company's State specific replacement questions in the pre-application form. These replacement questions are stored in the database and only appear to the broker if the replacement question, located on the pre-application (see FIG. **4**), is answered, "yes". FIG. **5** illustrates a sample replacement question screen.

Referring to FIGS. **14** and **15**, after entry of this information, a broker is directed to an insurance company specific

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agent report **404** where the broker is required to record a valid license number **500**, **501** to designate a licensed insurance General agent **502**, **503**, and complete a brief agent questionnaire **504**. This report is completed and confirmed by the broker using an agent report screen, as illustrated on FIG. 6. Returning to FIG. 15, upon validation of the broker's licensing and other information **505**, the information is stored in the system database **506**, and the broker is directed to a pre-application order screen (as shown in FIG. 7). The broker may then review the pre-application, edit the information if necessary **507**, and, upon satisfaction, submit the order to a service provider for fulfillment of the insurance application **600** (as shown on FIG. 16.).

Referring to FIG. 16, upon submission by the broker **600**, according to the preferred embodiment, the pre-application order is converted into XML format **601**, the information stored in the system database **602**, encrypted, and securely passed through the "control hub" through communication, via system software, with the service provider's external software **603**, **604**. FIG. 8 provides a schematic of the control hub. The control hub automatically stores a record of the transaction in the system database **606** and, according to one embodiment of the present invention, may optionally generate a transaction fee which is charged to a subscribing party, and preferably charged directly to the broker's credit card **806**, as illustrated on FIG. 18. Alternatively, the broker's insurance General agent or the participating insurance company may be billed directly.

Preferably, the application for insurance is completed by a service provider. However, the status of each application is monitored via the control hub that receives and transmits status updates, notifications, and other information to and from the various parties using the system and method. Referring to FIG. 9, an example of a status screen is shown, providing the dates of each application transaction, the status of the application at that point, and any comments the status provider wishes to input. A broker can log into the system, as shown on FIG. 11, preferably using a secure pass code **110**, and determine a plethora of information regarding the processing of the application, such as, for example, when the pre-application XML order was received by a service provider, when the applicant was initially contacted the date the application interview was completed, the express mail tracking number of the signed application mailed back to the service provider, the paramedical examination completion date, when the application was signed by the applicant and the date the image and data were transmitted back to the broker for final review. As illustrated on FIG. 17, XML files containing status information are transmitted between service providers, brokers, and other third parties and the control hub **700**. The computer-based control hub acts like a "traffic cop" to manage and direct the flow of data to and from all parties involved in the application transaction using a series of computer systems, databases, and communication protocols to actively interchange data. The end result is a single source of information for up-to-the-minute status of a pre-application order. The pre-application process, supported by the control hub, is easily used by one with ordinary skill in the use of a computer.

The XML files are stored in a database **701**, as shown on FIG. 17. Certain status XML files may trigger notification of the subscriber or broker that initiated the pre-application process **702**. The system includes software that is programmed to send electronic messages **703**, **704** to the subscriber based on changes to data in XML files sent to the control hub that affect the client's insurance application. These electronic messages that may be spawned throughout the application process

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based on changes in client data and information may require attention by the subscribing party before the application process can proceed. By way of example, if an applicant changes an insurance beneficiary during a third party interview, that changed information will generate a message to the broker via the communications interface, notifying the broker of the change. Thereafter, the broker may counsel the applicant on the beneficiary change before proceeding with the insurance application. At any time during the process, a subscriber can retrieve **705** and view **706** status records.

Referring to FIG. 18, a service provider completes the application process by obtaining the remaining information required for the insurance application from various parties. The service provider may be associated with the broker, or may be a contractor, or any other third party. The service provider is preferably familiar with the forms required for insurance applications, and is knowledgeable in the completion of the correct insurance forms with the appropriate data. More preferably, the service provider is a call center that specializes in paramedic services. The service provider is responsible for contacting the applicant, based on the applicant's preferred contact criteria as specified in the pre-application, and collecting the information required to complete the application **800**. The service provider may optionally reach out to other parties for data and information necessary to complete insurance policy applications according to the present system and method. FIG. 1 illustrates the use of a call center **140** to fulfill the application, and various other parties that the call center **140** may utilize in the process, for example, paramedic vendors **125**, laboratories for analysis of medical testing **126**, financial institutions, etc.

Referring again to FIG. 18, once the service provider receives the signed application back from the applicant **801**, the method stores an imaged copy of the application along with a copy of the answers (which were converted into XML data and again stored by the control hub for future access) **802** given by the applicant during the interview by the service provider. Status information is also transmitted to the control hub **803**. Importantly, the system and method also provide for reimbursement to the broker (or other subscribing user that initiates a transaction) for part or all of the transaction/subscription fee. Once the system receives notice that application has been completed **803**, a software program is initiated **804** which generates a payment request **805**, which is typically sent directly to the broker's/subscriber's credit card processing facility **806**. Once the payment confirmation is received **807**, the accounts receivable database is updated **900** (as shown on FIG. 19). Preferably, the all or a portion of the payment is reimbursed by the insurance General agent or insurance company approving the insurance application **808**.

Referring to FIG. 1, once the service provider has completed the fulfillment of the insurance company's state application and has obtained the proper applicant signatures **128**, the broker can access the control hub to electronically view the collected applicant data, and an imaged copy of all forms that were completed, signed by the applicant **124**, optionally collected by a paramedical vendor **125**, and returned by the applicant to the service provider **128**, and subsequently uploaded into the control hub **129**. An example of a complete imaged application as provided by the control hub is available as FIG. 9a and the answers provided by the applicant during the interview by the service provider are also available for review, as shown on FIG. 9b.

Referring to FIG. 19, the broker electronically receives notice of a completed transaction **901**. The broker may then access **902** the application image (FIG. 9a) and data (FIG. 9b) to review it **903**. Once the broker's review of the application

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is complete, FIGS. 1 and 19 show the “releases” that may occur according to the present invention, before the application is approved. The broker releases the application 130 using a pre-application release screen. A “release button” tells the control hub to electronically forward the application and data onto the General agent 130 and/or insurance company 131. A sample broker pre-application release screen is provided on FIG. 10.

As stated above, the system and method of the present invention advantageously avoid all of the common data entry mistakes made by brokers in the completion of an insurance application and alleviates the need for brokers to become familiar with each individual insurance company’s forms. The method provides a single point of entry for the broker to conveniently ask a few brief questions from their client, complete a pre-application order form, and pass the responsibility to a third party service provider for completion. In an alternative embodiment, the broker passes the client personal information on to a third party via facsimile or other communication method, and the third party, a subscriber, completes the pre-application form. Either way, the ease of use and advantages presented by this system and method are needed in the industry.

The control hub 122 keeps the broker, general agent, insurance company, and any other subscribing parties, apprised of the status of each pre-application transaction in progress. Because applications are completed more accurately, the time delays that normally occur with a traditional people-paper intensive process are eliminated. As a result, the insurance industry can reduce underwriting costs and issue policies faster than ever before using this method.

Computer Subsystems

FIG. 1 refers to the overall architecture of the control hub 122. The control hub 122 is the total collection of computer software programs and hardware that together, perform the functions of the method. The control hub 122 is made up of three critical modules that perform specific operations or tasks that are instrumental to the process. These modules are Processing, Communications, and Memory.

The Processing Module comprises proprietary software programs that are responsible for retrieval, calculation and display of information contained in the Memory Module. All information is displayed on a subscriber’s computer screen in a user friendly format. Examples of such displays utilized in the method are provided as FIGS. 2 through 7, and 9 through 10. The subscriber’s computer screen is connected to the Internet. The Processing Module programs are comprised of the following:

- a software program for data validation;
- a software program for calculating insurance quotes;
- a software program for dynamically creating and displaying the questions relating to the pre-application process;
- a software program for communicating with third parties; and
- a software program for managing the data collected the interview and the scanned application image.

The Communications Module is based on software that provides the ability for disparate computer software programs to exchange data bi-directionally. Communication may be established by and between any entity that has subscribed to the method and/or is participating in the pre-application transaction and the control hub. Referring to FIG. 1, for example, through the Communication Module of the control hub (not specifically illustrated), pre-application data is submitted to a service party, in this case a third party call center 140. Although not part of the present invention for illustration

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purposes only, the call center 140 works to fulfill the application by collecting applicant information, scheduling paramed exams, and retrieving signed insurance application. The call center 140 initiates communication with the control hub 122, through the Communication Module, to provide the status of the application and a digital image of the application. Still referring to FIG. 1, and part of the present invention, the control hub 122 permits and provides access to application information (a) for the broker for release of the application 130, (b) the insurance General agent for release of the application 131, and (c) the insurance company for approval and fulfillment of the application 132, 133. Fault tolerance and data validation processes are built into the communication interface to ensure predictable and reliable dialogs between all parties. Furthermore, the communication interface uses encryption technology to ensure and maintain the strictest privacy of client personal information.

The Memory Module stores data, software programs, and information entered by a subscriber. The Memory Module contains data such as:

- information used in the calculation of insurance quotes;
- a library of questions associated with insurance company application forms;
- information related to the subscriber and his/her insurance practice;
- information related to the insurance pre-application process; and
- status information relating to the progress of the pre-application process.

The insurance quotes are displayed on the subscriber’s computer screen 302 (see FIG. 13) after submission of the client’s personal quote via a software program for communicating between the control hub and subscriber workstations through the Communications Module.

The Memory Module also stores various computer software programs including a data validation program, a program for calculating insurance quotes, a program for dynamically creating and displaying the questions relating to the pre-application process, a program for communicating with third parties and a program for managing the data collected the interview and the scanned application image.

In addition, the Memory Module stores the database management system (DBMS) that houses information about the entities participating in the insurance application process as well as information about the client interested in buying the insurance and information related to the clients who have previously applied for insurance. The DBMS includes tables for storing information about, for example:

- the participating insurance companies and the insurance products that are available under the pre-application process;
- the mortality costs and specifications related to the insurance products that are available under the pre-application process and are used to calculate an insurance quote;
- the questions associated with insurance company application forms;
- the participating service providers such as those that operate the call-center facilities associated with the interview process;
- the subscribers who have contracted to use the method;
- the clients who have chosen to apply for an insurance policy;
- the status information relating to the progress of the pre-application process for each transaction;
- the data which was collected during the client telephone interview;

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and the scanned image of the signed application that is created by the call center.

The table of information about the subscribers preferably includes:

business mailing address information for the subscriber;
business phone numbers for the subscriber;
at least one scanned image of the subscribers signature;
insurance license numbers for the subscriber;
the subscriber's managing general agent(s); and
credit card information for the subscriber.

The table of information about the client preferably includes:

name, mailing address, phone numbers, occupation, data of birth, social security number, gender, height, weight, and drivers license number, and information concerning the insurance policy that the client has selected, including the life insurance company, the type of policy, the face amount of the policy, the amount of the annual payment, and any special information associated with the purchase of the insurance policy.

The table of information associated with insurance company application forms preferably includes:

the insurance company name, the insurance company form number, the file name for the form, a description of the form, the state in which the form is authorized to be used, the questions from the form, a code to determine if the question is related to policy replacement, and a code to determine if the question is related to the agent report portion of the form.

The table of information associated with the pre-application transaction status preferably includes the date each status entry was created, the transaction description and notes associated with each particular transaction.

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Other information may be stored in the DBMS during the course of the pre-application process and the administration of the process. Additionally there may be information needed to provide customer support, and it would be readily apparent to those of skill in the art that such additional information, computer software, or database management would be necessarily included as part of the present invention.

The foregoing illustrations of embodiments of the present invention are offered for the purposes of illustration and not limitation. It will be readily apparent to those skilled in the art that the embodiments described herein may be modified or revised in various ways without departing from the spirit and scope of the invention. The scope of the invention is to be measured by the appended claims.

We claim:

1. A computerized method for preparing insurance applications, comprising the steps of:
 - entering preliminary information collected from an insurance applicant into a form displayed on a computer;
 - identifying a plurality of insurance product options based on said preliminary information utilizing a computer database containing information regarding various offerings of insurance products;
 - displaying said plurality of insurance product options and a premium for each option on said computer;
 - receiving a selection of one of said displayed options;
 - merging said preliminary information and said selected option to create an insurance company independent pre-application; and
 - submitting said pre-application to a service provider for completion of a full insurance application by said service provider.

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